



HM Revenue
& Customs

Tax calculation summary notes

6 April 2018 to 5 April 2019

These notes contain a working sheet to help you complete the ‘Tax calculation summary’ pages. But you will not be able to use the working sheet if you have entries in:

- box 20 on page TR 3 of your 2018 to 2019 tax return
- box 13 on page Ai 1 of the ‘Additional information’ pages
- box 1 in the ‘Income Tax losses’ section on page Ai 3 of the ‘Additional information’ pages
- box 2, 19 or 23 of the ‘Trusts etc’ pages
- box 28 of the ‘Residence, remittance basis etc’ pages
- box 5, 6 or 40 of the ‘Foreign’ pages, if the figure in the relevant box relates to withholding tax deducted under the UK/Swiss Tax Cooperation Agreement that is deemed to clear your UK tax liability on the relevant income or gains

In these circumstances, either we or your tax adviser may do the calculation for you. If you want us to do the calculation, please make sure your paper tax return reaches us by **31 October 2019** or that you file online by **31 January 2020**. Go to www.gov.uk/file-your-self-assessment-tax-return

Contents

Section 1: Add together non-savings income and lump sum payments	TCSN 4 and TCSN 5
Section 2: Add together savings income (excluding dividends)	TCSN 6
Section 3: Add together dividends, and gains on life policies with tax treated as paid	TCSN 7 and TCSN 8
Section 3a: Status	TCSN 9
Section 4: Calculate total allowances and deductions	TCSN 10 to TCSN 12
Section 5: Calculate taxable income	TCSN 13
Section 6: Allocate income to tax bands	TCSN 14 and TCSN 15
Section 7: Calculate Income Tax due	TCSN 16
Section 8: Calculate Income Tax due after allowances and reliefs	TCSN 17 and TCSN 18
Section 9: Calculate tax due after Gift Aid payments and tax credits on dividends	TCSN 19 and TCSN 20
Section 10: Calculate tax taken off	TCSN 21 and TCSN 22
Section 11: Calculate the amount of tax due for the 2018 to 2019 tax year	TCSN 23 and TCSN 24
Section 12: Calculate the amount to pay by 31 January 2020	TCSN 25 to TCSN 27
Confirmation of where boxes on this working sheet go to on the 'Tax calculation summary' pages	TCSN 28 and TCSN 29
Section 13: Calculate Personal Allowance due if your income is more than £100,000	TCSN 30
Section 14: Calculate age-related Married Couple's Allowance due	TCSN 31 to TCSN 33
Section 15: Calculate Class 2 and Class 4 NICs due	TCSN 34 to TCSN 36
Section 16: Calculate Top Slicing Relief	TCSN 37 to TCSN 41
Section 17: Calculate Deficiency Relief	TCSN 42
Section 18: Calculate Capital Gains Tax due	TCSN 43 and TCSN 44
Section 19: Calculate tax due on State Pension paid as a lump sum	TCSN 45
Section 20: Calculate tax due on Child Benefit payments	TCSN 46
Section 21: Calculate Student Loan repayments	TCSN 47 to TCSN 49
Section 22: Calculate taxable income	TCSN 50 to TCSN 57
Calculate relief for finance costs	TCSN 58

Completing the tax calculation working sheet

The working sheet is made up of 12 main sections but you will not have to complete every box in every section. However, to get to the right answer, please work through each section carefully.

Depending on your personal circumstances, you may also have to complete some additional sections. You will be directed to these sections, if appropriate, within the working sheet.

You will have to copy figures from your tax return, including supplementary pages you have completed and some figures within the working sheet, just follow the instructions on the page. Finally, you will be asked to copy figures from the working sheet on to the 'Tax calculation summary' pages.

Different types of income (and capital gains) are charged at different rates of tax. They're charged to tax in the order shown below (non-savings income first).

Type of income	Taxable income/Tax band				Remaining taxable income
	First £150,000 of taxable income				
For Scottish residents, the Scottish rates and thresholds apply to non-savings and taxable lump sum income	First £2,000	next £10,150	next £19,430	next £118,420	
	19%	20%	21%	41%	46%
The UK rates and thresholds apply to savings and dividends income	First £34,500			next £115,500	Remaining taxable income
	First £5,000	next £29,500			
Non-savings income, for example, employment or self-employment, or property income	20%	20%	40%		45%
Savings income includes bank and building society interest, and gains made on life insurance	0%	20%	40%		45%
Savings income nil rate - first £1,000 or £500 or £0	0%	0%	0%		0%
Dividend Income - first £2,000	0%	0%	0%		0%
Dividends	7.5%	7.5%	32.5%		38.1%
Taxable lump sum payments	20%	20%	40%		45%
Gains on life insurance policies with a 'notional' tax credit	10%	20%	40%		45%

If taxable non-savings income is less than £5,000, the balance can be set against savings. Savings income, up to this balance, is charged at the savings starting rate band of 0%.

The amount of an individual's savings allowance for a tax year which may be £1,000, £500 or nil is with reference to whether they have any higher rate or additional rate income in the year. Income Tax is charged at the savings nil rate (rather than the basic, higher or additional rate).

Where an individual receives dividend income that would otherwise be chargeable at the dividend ordinary, upper or additional rate, and the income is less than or equal to £2,000, the dividend nil rate will apply to all of the dividend income. Where the dividend income is above £2,000, the lowest part of the dividend income will be chargeable at 0%, and anything received above £2,000 is taxed at the rate that would apply to that amount if the dividend nil rate did not exist.

The rates of Capital Gains Tax are:	
gains that qualify for Entrepreneurs' Relief	10%
residential property and carried interest charged below the higher rate threshold*	18%
charged above the higher rate threshold*	28%
other gains charged below the higher rate threshold*	10%
charged above the higher rate threshold*	20%
*Any balance of the higher rate threshold (£34,500) that has not been used by income can be set against capital gains.	

Section 1: Add together non-savings income and lump sum payments

If any box on this page is a minus figure, substitute zero.

Employment

'Employment' pages

boxes 1 + 3

A1

Ministers of religion' pages

box 38

A2

'Additional information' pages,
page Ai 2 (Share schemes and
employment lump sums)

boxes 3 + 4

A3

A4
A1 + A2 + A3

Benefits from your employment -
'Employment' pages

boxes 9 to 16

A5

Expenses from your employment -
'Employment' pages

boxes 17 to 20

A6

'Additional information' pages,
page Ai 2 (Share schemes and
employment lump sums)

boxes 11 to 13

A7

A8
A6 + A7

A9
A4 + A5 minus A8

Total from all employments

Share schemes

'Additional information' pages,
page Ai 2 (Share schemes and
employment lump sums)

box 1

A10

Profit from self-employment

Losses brought forward to be added back,
'Self-employment (short)' pages

box 29

A11

'Self-employment (short)' pages

box 31

A12

A15
A11 + A12

Losses brought forward to be added back,
'Self-employment (full)' pages

box 74

A13

'Self-employment (full)' pages

box 76

A14

A16
A13 + A14

A17
A15 + A16

Lloyd's underwriter

Losses brought forward to be added back,
added back 'Lloyd's underwriters' pages

box 51

A18

'Lloyd's underwriters' pages

box 52

A19

A20
A18 + A19

Profit from partnerships

Losses brought forward to be added back, 'Partnership (short)' pages	box 17	A21	<input type="text"/>	
				A21 + A22
'Partnership (short)' pages	box 20	A22	<input type="text"/>	A23
Losses brought forward to be added back, 'Partnership (full)' pages	boxes 17 + 38 + 47 + 58	A24	<input type="text"/>	
				A24 + A25
'Partnership (full)' pages	box 76	A25	<input type="text"/>	A26
				A27
				A23 + A26

Profit from UK property

Losses brought forward to be added back, 'UK property' pages	lower of boxes 13 + 14	A28	<input type="text"/>	
				A28 + A29
'UK property' pages	lower of boxes 38 + 39	A29	<input type="text"/>	A30
				A30 + A31
'UK property' pages	boxes 15 + 40	A31	<input type="text"/>	A32

Foreign income

Losses brought forward to be added back, 'Foreign' pages	box 26 minus (box 31 + box 32)	A33	<input type="text"/>	
				A33 + A34
'Foreign' pages	boxes 9 + 13 + 30 + 41 + 42	A34	<input type="text"/>	A35

Trusts and estates

'Trusts etc' pages	(boxes 3 + 7 + 16) x 100/80	A36	<input type="text"/>	
	(boxes 1 + 10) x 100/55	A37	<input type="text"/>	
	boxes 13 + 22	A38	<input type="text"/>	
				A36 + A37 + A38 + A39
	box 20 x 100/78	A39	<input type="text"/>	A40

UK pensions and state benefits

Tax return, page TR 3	boxes 8 + 11 + 13 + 15 + 16	A41	<input type="text"/>
-----------------------	-----------------------------	-----	----------------------

Other income

Tax return, page TR 3	box 17 minus box 18	A42	<input type="text"/>
-----------------------	---------------------	-----	----------------------

Disguised remuneration

'Additional information' pages page Ai 4 (disguised remuneration)	boxes 21 + 22	A42a	<input type="text"/>
--	---------------	------	----------------------

A9 + A10 + A17 + A20 + A27 +
A32 + A35 + A40 + A41 + A42 + A42a

Total non-savings income

		A43	<input type="text"/>
--	--	-----	----------------------

Lump sum payments

'Additional information' pages, page Ai 2 (Share schemes and employment lump sums)	box 5	A44	<input type="text"/>
---	-------	-----	----------------------

Section 2: Add together savings income (excluding dividends)

Partnerships

'Partnership (short)' pages	box 28	A45	<input type="text"/>	
				A45 + A46
'Partnership (full)' pages	boxes 35 + 73	A46	<input type="text"/>	A47 <input type="text"/>

Foreign income

Tax return, page TR3	box 3		A48	<input type="text"/>
'Foreign' pages	box 4		A49	<input type="text"/>
'Foreign' pages	box 43	A50	<input type="text"/>	
'Foreign' pages	box 45 x 100/20	A51	<input type="text"/>	
		lower of A50 and A51	A52	<input type="text"/>
			A53	<input type="text"/>
				A50 minus A52
			A54	<input type="text"/>
				A48 + A49 + A53

Trusts and estates

'Trusts etc' pages	(boxes 4 + 8 + 17) x 100/80	A55	<input type="text"/>	
	box 11 x 100/55	A56	<input type="text"/>	
	box 14	A57	<input type="text"/>	A58 <input type="text"/>
				A55 + A56 + A57

Interest received from UK banks and building societies

Tax return, page TR 3	(box 1 x 100/80)	A59	<input type="text"/>	
Tax return, page TR 3	box 2	A60	<input type="text"/>	
'Additional information' pages, page Ai 1	box 3	A61	<input type="text"/>	A62 <input type="text"/>
				A59 + A60 + A61

Gains on life insurance policies etc

'Additional information' pages, page Ai 1	boxes 6 + 8		A63	<input type="text"/>
---	-------------	--	-----	----------------------

				A47 + A54 + A58 + A62 + A63
Total savings income			A64	<input type="text"/>

Section 3: Add together dividends, and gains on life policies with tax treated as paid

Partnerships

'Partnership (full)' pages	box 70	A65	<input type="text"/>
----------------------------	--------	-----	----------------------

Foreign income

'Foreign' pages	box 11	A66	<input type="text"/>
'Foreign' pages	box 6	A67	<input type="text"/>
Tax return, page TR 3	box 6	A68	<input type="text"/>
		A69	<input type="text"/> A66 + A67 + A68

Trusts and estates

'Trusts etc' pages	(boxes 5 + 9) x 100/92.5	A70	<input type="text"/>
	box 18 x 100/92.5	A71	<input type="text"/>
	box 12 x 100/61.9	A72	<input type="text"/>
		A73	<input type="text"/> A70 + A71 + A72

Dividends from UK companies

Tax return, page TR 3	boxes 4 + 5	A74	<input type="text"/>
'Additional information' pages, page Ai 1	box 12 + 13	A75	<input type="text"/>
		A76	<input type="text"/> A74 + A75

Total dividend income

A77	<input type="text"/> A65 + A69 + A73 + A76
-----	--

Add together gains on life insurance policies etc with tax treated as paid

'Additional information' pages, page Ai 1	box 4	A78	<input type="text"/>
Foreign income		A79	<input type="text"/> from A52
		A80	<input type="text"/> A78 + A79
Total income		A81	<input type="text"/> A43 + A44 + A64 + A77 + A80

Double taxation agreement income

'Residence, remittance basis, etc' pages box 20

A82

A81 + A82

Total income + double taxation agreement income

A83

Payroll Giving and pension payments

'Additional information' pages, box 6
page Ai 3

A84

Tax return, page TR 4 boxes 1 + 2 + 3 + 4

A85

(A83 + A84) minus A85

Adjusted total income

A86

Section 3a: Status

If any box on this page is a minus figure, substitute zero.

For Scottish residents the Scottish rates and thresholds apply to non-savings and non-dividend income and the UK rates and thresholds apply to savings and dividends income.

If you're a Scottish customer enter 'Scottish' in S1, otherwise leave blank.

If you're a Scottish customer enter £2,000 in S2, otherwise enter zero.

If you're a Scottish customer enter £10,150 in S3, otherwise enter £34,500.

If you're a Scottish customer enter £19,430 in S4, otherwise enter zero.

If you're a Scottish customer enter £118,420 in S5, otherwise enter £115,500.

If you're a non-UK resident you're not a Scottish customer. To be a Scottish customer a person must first be a UK resident for tax purposes.

Rate bands

The Scottish rate band applies to non-savings income only, for example, employment income, or self-employment

	status	starter rate	basic rate band	intermediate rate			
S1	<input type="text"/>	S2	<input type="text"/>	S3	<input type="text"/>	S4	<input type="text"/>
		BR band (£34,500) minus (S2 + S3 + S4)	higher rate band	additional rate band			
	S3a	<input type="text"/>	S5	<input type="text"/>	S6	£150,000	

Section 4: Calculate total allowances and deductions

Loss brought forward

'Self-employment (short)' pages	box 29	A87	<input type="text"/>	
'Self-employment (full)' pages	box 74	A88	<input type="text"/>	
'Lloyd's underwriters' pages	box 51	A89	<input type="text"/>	
'Partnership (short)' pages	box 17	A90	<input type="text"/>	
'Partnership (full)' pages	boxes 17 + 38 + 47 + 58	A91	<input type="text"/>	
			A28 + A29	
'UK property' pages		A92	<input type="text"/>	
				total of boxes A87 to A93
'Foreign' pages	box 26 minus (box 31 + box 32)	A93	<input type="text"/>	A94 <input type="text"/>

Loss of year set against other income

'Self-employment (short)' pages	box 33	A95	<input type="text"/>	
'Self-employment (full)' pages	box 78	A96	<input type="text"/>	
'Lloyd's underwriters' pages	box 56	A97	<input type="text"/>	
'Partnership (short)' pages	box 22	A98	<input type="text"/>	
'Partnership (full)' pages	boxes 22 + 39	A99	<input type="text"/>	
'UK property' pages	box 42	A100	<input type="text"/>	
'Foreign' pages	box 31	A101	<input type="text"/>	
				total of boxes A95 to A102
'Capital gains summary' pages	box 41	A102	<input type="text"/>	A103 <input type="text"/>

Post-cessation expenses and losses

'Additional information' pages, page Ai 3 (Income Tax losses)	box 6	A104	<input type="text"/>	A94 + A103 + A104 A105 <input type="text"/>
--	-------	------	----------------------	--

Qualifying loan interest

'Additional information' pages, page Ai 2 (Other tax reliefs)	box 5	A106	<input type="text"/>	
--	-------	------	----------------------	--

Trade Union etc death benefit payments

'Additional information' pages,
page Ai 2 (Other tax reliefs)

box 8

A107

Relief for your losses and qualifying loan interest (A95 to A107) is restricted to £50,000 or, if more, 25% of A86. Losses for Overlap Relief included in the loss amount are not subject to the restriction and this working sheet may not give the correct answer. See Helpsheet 204. Go to www.gov.uk and search for 'HS204'.

from A107, or, if applicable, restricted amount from Helpsheet 204

A108

Other deductions

Box A109: payments to retirement annuity contracts and other pension contributions paid gross come into the calculation here at the deduction stage. Pension payments receiving basic rate tax relief at source (Tax reliefs, page TR 4, box 1) come into the calculation in Section 6.

Paying personal pensions

Tax return, page TR 4

boxes 2 + 3 + 4

A109

Charitable giving

Tax return, page TR 4

boxes 9 + 10

A110

Annuities and annual payments

'Additional information' pages,
page Ai 2 (Other tax reliefs)

box 4

A111

A111 x 100/80

A112

'Trusts etc' pages

box 24

A113

A105 + A106 + A108 + A109
+ A110 + A112 + A113

Total deductions

A114

Net income

A83 minus A114

A115

Deduct

Gift Aid and pension payments made net (grossed up)

Tax return, page TR 4

(box 5 minus box 7) + box 8

A116

A116 x 100/80

A117

Tax return, page TR 4

box 1

A118

A117 + A118

Amount for extending Basic Rate Band

A119

Add back

Trade Union etc, death benefit payments

from A107

A120

Adjusted net income

A115 minus
(A117 + A118 minus A120)

A121

Copy to box B1 and
copy to box J1

Loss bought forward

	from A43	from A94	A122 minus A123
A122	<input type="text"/>	A123	<input type="text"/>
A124	<input type="text"/>		

Personal allowances

Box A125: If box A121 is more than £100,000 go to Section 13 on page TCSN 30 to work out the figure for box A125.
If this does not apply, and you're a UK resident, enter £11,850 in box A125.

Personal Allowance (£11,850)		A125	<input type="text"/>	
Blind Person's Allowance (£2,390)		A126	<input type="text"/>	
Tax return, page TR 4	box 13			total of boxes A125 to A127
Blind person's surplus allowance from spouse		A127	<input type="text"/>	
'Tax calculation summary' pages, page TC 2	box 12	A128	<input type="text"/>	
		Copy to box A127 to Tax Calculation summary pages box 11		

Election to reduce personal allowance (Marriage Allowance transfer)

Marriage Allowance transferred out (£1,190)		A129	<input type="text"/>	
				(A114 + A128) minus A129
Total deductions and allowances		A130	<input type="text"/>	
				A81 minus A130
Total taxable income		A131	<input type="text"/>	

Election to reduce personal allowance or entitlement to receive a tax reduction (Marriage Allowance transfer)

Calculate if, after the personal allowance is reduced or tax reduction received, you're liable to tax at a rate other than the basic rate, the Scottish basic rate, the dividend nil rate, the savings nil rate, the dividend ordinary rate or the starting rate for savings. Where you are liable to tax at the dividend rate, and if the dividend rate were omitted would you be liable to tax at the dividend upper rate or additional rate? If 'Yes', the transfer is invalid. Where you are liable to tax at the savings nil rate, the savings nil rate applies.

(A43 + A44) minus A130	A130 minus (A43 + A44)	lower of A64 and PSA HR (£500)	A64 minus PSA HR (£500)	A131d minus A131b	A131b minus (A131c + A131d)
A131a	A131b	A131c	A131d	A131e	A131f
	(BR band (£34,500) + A119) minus (A131a + A131g)	lower of A131c and (A131h minus A131e)	A131c minus A131l	lower of (A131h minus PSA HR (£500)) and A131j	(BR band (£34,500) + A119) minus (A131a + A131c + A131e)
A77 minus A131f					
A131g	A131h	A131i	A131j	A131k	A131l
		lower of A131g and A131l	A131g minus A131m	A131f minus A131g	A80 minus A131o
		A131m	A131n	A131o	A131p

If A134a or A131b or A132c is more than 0 you are not entitled to claim the Marriage Allowance Transfer or receive a tax reduction. Boxes A129 and A260 should not be completed.

	from A131a	S2 + S3 + S4 + A119	A132a minus A133a
Above BR for non-savings	A132a	A133a	A134a
	A131a + A131e + A131g + A131l + A131k + A131p	BR band (£34,500) + A119	A132b minus A133b
	A132b	A133b	A134b
	A131n minus A131j		
Above BR savings and dividends	A132c		

Personal savings allowance

A131 minus A133b	AHR band (£150,000) + A119	A131 minus A136
A135	A136	A137

If A137 is more than 0 then A138 = £0. If A135 is more than 0 then A138 = £500. If not, A138 = £1,000.

Personal savings allowance	A138	<input type="text"/>
----------------------------	------	----------------------

Section 5: Calculate taxable income

If any box on this page is a minus figure, substitute zero.

It may be more beneficial for some customers to now have (some of) their deductions and allowances from box A130 allocated against dividend income before savings income, the savings income is at boxes A145 to A147 and at boxes A160 to A162. If it's more beneficial to move reliefs and allowances to dividends in the higher rate range to increase tax at the basic rate, but reduce tax at the higher dividend rate this working sheet may not give the correct answer. Overwrite the amounts in the middle column to deduct the reliefs and allowances in the way which will result in the greatest reduction in your liability to Income Tax.

If you think it may be more beneficial to order reliefs and allowances differently see Section 22: Calculate taxable income, pages TCSN 47 to TCSN 52.

Copy L91 to A140; L93 to A143; L94 to A146; L95 to A149; L96 to A152; L97 to A155; L98 to A158. Copy L101 to A141; L102 to A144; L103 to A147; L104 to A150; L105 to A153; L106 to A156; L107 to A159 and complete A160 to A162.

Non-savings income etc	A139 <input type="text"/>	from A43	A140 <input type="text"/>	from A125	A141 <input type="text"/>	A139 minus A140 Copy to box A165
Lump sum payments	A142 <input type="text"/>	from A44	A143 <input type="text"/>	A140 minus A139	A144 <input type="text"/>	A142 minus A143 Copy to box A197
Savings income etc	A145 <input type="text"/>	from A64	A146 <input type="text"/>	smaller of (A143 minus A142) and (A145 minus (SR band (£5,000) + A138))	A147 <input type="text"/>	A145 minus A146
Foreign dividends	A148 <input type="text"/>	from A69	A149 <input type="text"/>	(A143 minus A142) minus A146	A150 <input type="text"/>	A148 minus A149
Stock dividends	A151 <input type="text"/>	from A75	A152 <input type="text"/>	A149 minus A148	A153 <input type="text"/>	A151 minus A152
UK dividends	A154 <input type="text"/>	A77 minus (A148 + A151)	A155 <input type="text"/>	A152 minus A151	A156 <input type="text"/>	A154 minus A155 Copy to box A150 + A153 + A156 to A184
Gains on life policies etc	A157 <input type="text"/>	from A80	A158 <input type="text"/>	A155 minus A154	A159 <input type="text"/>	A157 minus A158 Copy to box A204
Savings income etc	A160 <input type="text"/>	from A147	A161 <input type="text"/>	A158 minus A157	A162 <input type="text"/>	A160 minus A161
Total income	A163 <input type="text"/>	from A81	Total taxable income		A164 <input type="text"/>	A163 minus A130

Section 6: Allocate income to tax bands

If any box on this page is a minus figure, substitute zero.

The first £5,000 of savings income is taxed at 0%; but only if non-savings and savings income is less than £16,850 (the personal allowance – £11,850 plus the savings starting rate band of £5,000). Savings income in excess of the savings starting rate band, up to the lower of the amount of the excess or the individual's savings allowance, is charged at the savings nil rate.

	Allocate taxable non-savings income to tax bands	Allocate taxable savings etc income to tax bands	Allocate taxable dividends income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies (with notional tax) etc
Income	from A141 A165 <input type="text"/>	from A162 A172 <input type="text"/>	A150 + A153 + A156 A184 <input type="text"/>	from A144 A197 <input type="text"/>	from A159 A204 <input type="text"/>
	lower of A165 and S2 A165a <input type="text"/>	SR band (£5,000) minus A165 A173 <input type="text"/>		smaller of A197 and (S2 minus (A165 + A172 + A184)) A197a <input type="text"/>	SR band (£5,000) minus (A165 + A172 + A184 + A197) A205 <input type="text"/>
		smaller of A172 and A173 A174 <input type="text"/>		(A165 + A172 + A184) minus S2 A197b <input type="text"/>	smaller of A204 and A205 A206 <input type="text"/>
		smaller of SR band (£5,000) and A174 A175 <input type="text"/>		(A165a + A166 + A167 + A172 + A184) minus (S2 + S3) A197c <input type="text"/>	smaller of (SR band (£5,000) minus A175) and A206 A207 <input type="text"/>
Personal Savings/Dividend Allowance	PSA from A138 A176 <input type="text"/>	dividend allowance A185 £2,000		A176 minus A177 A208 <input type="text"/>	
Personal Savings/Dividend Allowance used	smaller of (A172 minus A175) and A176 A177 <input type="text"/>	smaller of A184 and A185 A186 <input type="text"/>		smaller of (A204 and A207) and A208 A209 <input type="text"/>	
	if you're a Scottish customer A177a is A167c otherwise A177a is A119 A177a <input type="text"/>			if you're a Scottish customer A209a is A167c otherwise enter A119 A209a <input type="text"/>	
Income in basic rate band before Dividend Allowance	smaller of (A172 minus A175) and ((BR band (£34,500) + A177a) minus A165 + A175) A177b <input type="text"/>	smaller of (A184 and ((BR band (£34,500) + A177a) minus (A165 + A172)) A187 <input type="text"/>		smaller of (A204 minus A207) and ((BR band (£34,500) + A209a) minus (A165 + A172 + A184 + A197 + A207)) A209b <input type="text"/>	
Dividend allowance set against dividend income in basic rate	smaller of A177 and A177b A177c <input type="text"/>	smaller of A186 and A187 A188 <input type="text"/>		smaller of A209 and A209b A209c <input type="text"/>	
Income in basic rate band	lower of (A165 minus A165a) and (S3 + A119) A166 <input type="text"/>	A177b minus A177c A178 <input type="text"/>	A187 minus A188 A189 <input type="text"/>	smaller of (A197 minus A197A) and ((S3 + A167a) minus A197b) A198 <input type="text"/>	A209b minus A209c A210 <input type="text"/>
Income above basic rate band	A165 minus (A165a + A166) A167 <input type="text"/>	A172 minus (A175 + A177b) A179 <input type="text"/>	A184 minus A187 A190 <input type="text"/>	(A197 minus A197A) minus A198 A199 <input type="text"/>	A204 minus (A207 + A209b) A211 <input type="text"/>
Intermediate rate band available	larger of S4 and A119 A167a <input type="text"/>			S4 minus A197c A199a <input type="text"/>	
Income in intermediate rate band	smaller of A167 and S4 A167b <input type="text"/>			smaller of A199 and A199a A199b <input type="text"/>	

	Allocate taxable non-savings income to tax bands	Allocate taxable savings etc income to tax bands	Allocate taxable dividends income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies (with notional tax) etc
Unused amount for extending basic rate band	if you're a Scottish customer enter the smaller of A119 and (A167a minus A167b) otherwise enter A119 A167c <input type="text"/>			if you're a Scottish customer enter the smaller of A119 and (A199a minus A199b) otherwise enter A119 A199c <input type="text"/>	
Higher rate band available	From S5 A168 <input type="text"/>	(S6 + A119) minus (A165 + A175 + A177c + A178) A180 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A188 + A189) A191 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197A + A198 + A199b) A200 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197 + A207 + A209 + A210) A212 <input type="text"/>
Income in higher rate band before Dividend Allowance		smaller of (A179 and A180) A180a <input type="text"/>	smaller of A190 and A191 A192 <input type="text"/>		smaller of A211 and A212 A212a <input type="text"/>
Dividend Allowance set against dividend income in higher rate		smaller of (A177 minus A177b) and A180 A180b <input type="text"/>	smaller of (A186 minus A187) and A191 A193 <input type="text"/>		smaller of (A209 minus A209b) and A212 A212b <input type="text"/>
Income in higher rate band	smaller of (A167 minus A167b) and A168 A169 <input type="text"/>	A180a minus A180b A181 <input type="text"/>	A192 minus A193 A194 <input type="text"/>	smaller of A200 and (A199 minus A199b) A201 <input type="text"/>	A212a minus A212b A213 <input type="text"/>
Income in additional rate band	A165 minus (A165a + A166 + A167b + A169) A170 <input type="text"/>	A172 minus (A175 + A177 + A178 + A181) A182 <input type="text"/>	A184 minus (A186 + A189 + A194) A195 <input type="text"/>	A197 minus (A197a + A198 + A199b + A201) A202 <input type="text"/>	A204 minus (A207 + A209 + A210 + A213) A214 <input type="text"/>
	A165a + A166 + A167b + A169 + A170 A171 <input type="text"/>	A175 + A177 + A178 + A181 + A182 A183 <input type="text"/>	A186 + A189 + A194 + A195 A196 <input type="text"/>	A197a + A198 + A199b + A201 + A202 A203 <input type="text"/>	A207 + A209 + A210 + A213 + A214 A215 <input type="text"/>

Section 7: Calculate Income Tax due

Non-savings income

		A165a + A197a		A216 x 19%
Starter rate	A216	<input type="text"/>	A216a	<input type="text"/>
		A166 + A198		A216b x 20%
Basic rate	A216b	<input type="text"/>	A217	<input type="text"/>
		A167b + A199b		A217a x 21%
Intermediate rate	A217a	<input type="text"/>	A217b	<input type="text"/>
		A169 + A201		A218 x 40%/41%
Higher rate	A218	<input type="text"/>	A219	<input type="text"/>
		A170 + A202		A220 x 45%/46%
Additional/top rate	A220	<input type="text"/>	A221	<input type="text"/>

Savings income

		A175 + A207		A222 x 0%
Savings rate	A222	<input type="text"/>	A223	<input type="text"/>
		A177 + A209		A224 x 0%
Nil rate	A224	<input type="text"/>	A225	<input type="text"/>
		A178 + A210		A226 x 20%
Basic rate	A226	<input type="text"/>	A227	<input type="text"/>
		A181 + A213		A228 x 40%
Higher rate	A228	<input type="text"/>	A229	<input type="text"/>
		A182 + A214		A230 x 45%
Additional rate	A230	<input type="text"/>	A231	<input type="text"/>

Dividend income

		From A186		A232 x 0%
Nil rate	A232	<input type="text"/>	A233	<input type="text"/>
		From A189		A234 x 7.5%
Basic rate	A234	<input type="text"/>	A235	<input type="text"/>
		from A194		A236 x 32.5%
Higher rate	A236	<input type="text"/>	A237	<input type="text"/>
		from A195		A238 x 38.1%
Additional rate	A238	<input type="text"/>	A239	<input type="text"/>

		A216a + A217b + A219 + A221 + A223 + A227 + A229 + A231 + A235 + A237 + A239		A240
Income Tax due				<input type="text"/>

Copy to box A241

Section 8: Calculate Income Tax due after allowances and reliefs

If any box on this page is a minus figure, substitute zero.

Income Tax due

from A240
A241

Other tax reliefs

Deficiency Relief

from F16 on page
TCSN 39
A242

Top Slicing Relief can only apply to gains on life policies. If you have gains on life policies go to Section 16 on page TCSN 37 to calculate any Top Slicing Relief due.

Top Slicing Relief

from E77 on
page TCSN 38
A243

Venture Capital Trust shares
'Additional information' pages,
page Ai 2

box 1 A244 A245 $A244 \times 30\%$

Enterprise Investment Scheme
'Additional information' pages,
page Ai 2

box 2 A246 A247 $A246 \times 30\%$

Seed Enterprise Investment Scheme
'Additional information' pages,
page Ai 2

box 10 A248 A249 $A248 \times 50\%$

Community Investment Tax Relief
'Additional information' pages,
page Ai 2

box 3 A250 A251 $A250 \times 5\%$

Social Investment Tax Relief
'Additional information' pages,
page Ai 2

box 11 A252 A253 $A252 \times 30\%$
A242 + A243 + A245
+ A247 + A249
+ A251 + A253
A254

Maintenance and alimony
'Additional information' pages,
page Ai 2

box 7 A255 lower of box 7
and £3,360

If you or your spouse or civil partner were born before 6 April 1935, go to Section 14 on page TCSN 31 to work out the figure for box A256.

Married Couple's
Allowance

A256

Married couple's
surplus allowance

A257

Copy box A257 to 'Tax calculation
summary' pages box 13

A258 $A255 + A256 + A257$ A259 $A258 \times 10\%$

If any box on this page is a minus figure, substitute zero.

Marriage Allowance transfer

The Marriage Allowance transfer for the recipient is not claimed on the Self Assessment tax return but it's included in the Self Assessment tax calculation, if there's a digital claim.

Marriage Allowance transfer (£1,190) x 20%

A260

Relief for finance costs

from M13
A260a A260b A260a x 20%

Non-deductible loan interest from investments into property partnerships not included in box 5 page Ai 2

box 12

A261 A261a A261 x 20%

Notional tax

On gains on life policies

from A204
A262 A263 A261 x 20%

Relief claimed on a qualifying distribution

A263a

A254 + A259 + A260 +
A260b + A261a +
A263 + A263a

A264

Foreign Tax Credit Relief
'Foreign' pages, page F 1

box 2

A265 A266 A264 + A265

Income Tax due after allowances and reliefs

A267 A241 minus A266

Copy to box A268

Calculation tax credits on dividends

If any box on this page is a minus figure, substitute zero.

Income Tax due after dividend tax credits

If you were not resident in the UK for 2018 to 2019 box A296 is
box 4 on the Tax Return, page TR 3 x 7.5%, otherwise box A296 is zero

A296

A280 minus A296

A297

Copy to box A328

Section 10: Calculate tax taken off

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

'Employment' pages	box 2	A298	<input type="text"/>
'Ministers of religion' pages	box 39	A299	<input type="text"/>
Tax return, page TR 3	boxes 10 + 12 + 14	A300	<input type="text"/>
		This box can be negative	
		A298 + A299 + A300	
Total tax deducted under PAYE		A301	<input type="text"/>
Outstanding debt included in your tax code for 2018 to 2019		A302	<input type="text"/>
Your 2018 to 2019 tax code may have been adjusted to collect money that you owe. Look at your 2018 to 2019 PAYE Coding Notice. If we have made such an adjustment, it will show as 'Outstanding debt'. Copy that figure into box A302.		Copy box A302 to 'Tax calculation summary' pages box 9	
		smaller of A301 and A302	
The amount of PAYE tax set against the outstanding debt		A303	<input type="text"/>
		A301 minus A303	
Remaining PAYE tax that can be used in this calculation		A304	<input type="text"/>
'Self-employment (short)' pages	box 38	A305	<input type="text"/>
'Self-employment (full)' pages	boxes 81 + 82	A306	<input type="text"/>
'Lloyd's underwriters' pages	boxes 4 + 14	A307	<input type="text"/>
'Partnership (short)' pages	boxes 30 + 31	A308	<input type="text"/>
'Partnership (full)' pages	boxes 77 + 78 + 79	A309	<input type="text"/>
'UK property' pages	box 21	A310	<input type="text"/>
'Foreign' pages	boxes 3 + 5 + 8 + 10 + 12 + 29 + 40	A311	<input type="text"/>
'Trusts etc' pages	box 15	A312	<input type="text"/>
'Residence, remittance basis etc' pages	boxes 21 + 22	A313	<input type="text"/>
Tax return, page TR 3	box 19	A314	<input type="text"/>
'Additional information' pages, Ai 1	boxes 2 + 10	A315	<input type="text"/>
'Additional information' pages, Ai 2 (Share schemes and employment lump sums)	box 6	A316	<input type="text"/>
		total of boxes A304 to A316	
		A317	<input type="text"/>

If any box on this page is a minus figure, substitute zero.

Tax taken off from other sections of this working sheet.

A36 x 20%
A318

A37 x 45%
A319

A39 x 22%
A320

A55 x 20%
A321

A56 x 45%
A322

A59 x 20%
A323

A71 x 7.5%
A324

A72 x 38.1%
A325

total of boxes A318 to A325

A326

Total tax paid at source

A317 + A326
A327

Copy to box A339

Section 11: Calculate the amount of tax due for the 2018 to 2019 tax year

If any box on this page is a minus figure, substitute zero.

Income Tax due

If you're self-employed, in a business partnership or are a Lloyd's underwriter, complete Section 15 starting on page TCSN 34 to work out the figure for box A329.

Class 4 National Insurance contributions

from D18 on page TCSN 33

A329

Copy box A329 to 'Tax calculation summary' pages box 4

Class 2 National Insurance contributions

from D19 on page TCSN 34

A330

Copy box A330 to 'Tax calculation summary' pages box 4.1

from A297

A328

A328 + A329 + A330

A331

Income Tax, Class 2 and Class 4 National Insurance contributions

If you have to pay tax under PAYE, we try to make your tax code match your circumstances so you pay the right amount of tax during the year. But your 2018 to 2019 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2018 to 2019 PAYE Coding Notice. If we have made such an adjustment, it will include an 'amount of underpaid tax for earlier years'. Copy that figure into box A332.

Underpaid tax for earlier years included in your 2018 to 2019 tax code

A332

Copy box A332 to 'Tax calculation summary' pages box 7

Tax charge on Child Benefit

from J8 on page TCSN 43

A333

If you put 'X' in box 1 of the Student Loan repayments boxes on page TR 5 of the tax return, go to Section 21 starting on page TCSN 47 to work out the figure for box A334.

Student Loan repayment due

from K40 on page TCSN 46

A334

Copy box A334 to 'Tax calculation summary' pages box 3

If you completed 'Additional information' pages, page Ai 4 (Pension savings tax charges boxes), use Helpsheet 345, 'Pensions savings - tax charges on any excess' or Helpsheet 345 working sheet to work out the figure for box A335.

Pension savings tax charges

A335

Copy box A335 to 'Tax calculation summary' pages box 6

If you completed box 8 on the tax return, page TR 3 (State Pension lump sum), go to Section 19 on page TCSN 45 to work out the figure for box A336.

State Pension lump sum

from H3 on page TCSN 42

A336

If you completed the 'Capital gains summary' pages go to Section 18 starting on page TCSN 43 to work out the figure for box A337.

Capital Gains Tax

from G46 on page TCSN 41

A337

Copy box A337 to 'Tax calculation summary' pages box 5

A331 + A332 + A333 + A334
+ A335 + A336 + A337

A338

If any box on this page is a minus figure, substitute zero.

Total tax taken off at source

from A327
A339

Box A340: If, because of a change in your circumstances, your 2018 to 2019 tax code was reduced during the year to 5 April 2019, you may have paid too little tax for the time before your code was reduced. Look at your 2018 to 2019 PAYE Coding Notice for the message: 'Our estimate of the underpayment for the earlier part of the year is £xxxxxx. We'll normally collect any underpayment through your Self Assessment balancing payment. This will be calculated when your tax return for the year is processed'. But if you asked for this tax to be collected through your 2019 to 2020 tax code, enter the amount in box A340.

2018 to 2019 underpaid tax included in 2019 to 2020 tax code

A340
Copy box A340 to 'Tax calculation summary' pages box 8

If A338 is larger than A341

Total Tax, Student Loan repayments and Class 4 NICs due

A339 + A340
A341

A338 minus A341
A342

Copy box A342 to 'Tax calculation summary' pages box 1

If A341 is larger than A338

Income Tax overpaid

A341 minus A338
A343

Copy box A343 to 'Tax calculation summary' pages box 2

You can now use Section 12 on page TCSN 25 if you want to work out what you have to pay us by 31 January 2020, or what we have to pay you.

Section 12: Calculate the amount to pay by 31 January 2020

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

A342 minus A343
A344
This box can be negative

Tax refunded or set off
Tax return, page TR 5
box 1
A345

There may be an adjustment needed to increase your tax for 2018 to 2019 because you're claiming averaging for farmers and creators of literary or artistic work, or you're claiming to pay tax on your post-cessation receipts by reference to the year your business ceased.

Calculate the difference between the actual liability for the earlier year and the liability that would have arisen for the earlier year if the averaged profit or post-cessation receipts had been included in the return for that year. The adjustment relates to 2018 to 2019 even though it is calculated by reference to the circumstances of the earlier year. If you need help, ask us or your tax adviser. Enter the amount in box A346.

Increase in tax from adjustment
to earlier years
A346
Copy box A346 to 'Tax calculation summary' pages box 14

Total due
A344 + A345 + A346
A347
This box can be negative

There may be an adjustment needed to decrease your tax for 2018 to 2019, calculated by reference to an earlier year, because you're claiming loss relief calculated by reference to your income or capital gains for an earlier year or years, or you're claiming averaging for farmers and creators of literary or artistic work.

Do not include losses for which you have previously claimed relief. Calculate the difference between the actual liability for the earlier year and the liability that would have arisen for the earlier year if the loss, averaged profits or pension payments had been included in the return for that year. Enter the amount in box A348. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment
to earlier years
A348
Copy box A348 to 'Tax calculation summary' pages box 15

If you wish to claim tax relief now for a 2019 to 2020 income loss, or certain 2019 to 2020 capital losses, by reference to an earlier year, for example, 2018 to 2019 (often called 'carrying back' a loss), you should have provided full details of your claim in the 'Any other information' box, box 19 on page TR 7 of your tax return.

Recalculate your 2018 to 2019 liability taking into account the loss. The difference between that figure and box A342 or A343 is the amount of your tax relief for the 2019 to 2020 loss. Enter it in box A349. A credit for this amount can be set against the total tax due for 2018 to 2019. In some cases where we enquire into your claim, any credit may not be available before the closure of the enquiry. If you need help, ask us or your tax adviser.

Next year's repayment
claimed now
A349
Copy box A349 to 'Tax calculation summary' pages box 16

Look at your Statements of Account (if you have never had a Statement of Account it's unlikely you have paid anything towards your 2018 to 2019 tax bill yet).

Payments or credits that have been made towards your 2018 to 2019 payments on account

A350

Any other payments or credits not already included in boxes A348, A349, or A350 that have been made towards your 2018 to 2019 tax bill

A351

If you have a tax code and your tax return is received by 31 October 2019, you may be able to have the tax you owe collected through your tax code for 2020 to 2021.

Tax due minus payments or credits and Class 2

A347 minus
(A350 + A330)
A352
This box can be negative

If box A352 is positive and is less than £3,000 and you want this included in your 2020 to 2021 tax code, copy the figure in box A352 to box A353; if not, leave box A353 blank.

Amount that can be coded out

A353

A348 + A349 + A350 +
A351 + A353

Adjustments, payments and coded out

A354

This box can be negative

Tax due for 2018 to 2019

If box A355 is positive, this is the tax you owe. If box A355 is negative, this is the tax we owe you.

A347 minus A354
A355
This box can be negative

Payments on account

If box A356 is less than £1,000 you do not have to make payments on account for 2019 to 2020; do not complete boxes A357 to A359. Enter '0' in box A361 and complete box A362.

A342 minus
(A334 + A337 + A353)
A356
This box can be negative

If more than 80% of your tax bill for 2018 to 2019 is met from tax taken off at source (that is, if box A356 is less than box A358) you do not need to make payments on account for 2019 to 2020. Enter zero '0' in box A361 and complete box A362.

A262 + A296 + A328 + A329
+ A333 + A335 + A336
A357

A357 x 20%
A358

Amount of each payment on account

A356 x 50%
A359

Claim to reduce payments on account

You may want to reduce your payments on account for 2019 to 2020 (including reducing to nil) if you expect:

- your 2019 to 2020 income to be lower than 2018 to 2019
- your allowances or reliefs to be higher
- more of your 2019 to 2020 income will be taxed at source, because
 - it will be taxed under PAYE
 - it will be covered by subcontractor deductions
 - you will have more savings income

If you do want to reduce your payments on account, you must make a reasonable estimate of the difference between the Income Tax you expect to pay in 2019 to 2020 and your Income Tax on this return. You can reduce each of your payments by half this difference.

In box 11 of the 'Tax calculation summary' pages enter the amount of each reduced payment on account (including the pence), or nil, if appropriate, and put 'X' in box 10. Give your reason for reducing your payments in box 17. If you decide later that your reduced payments are still too high, write to us saying why you're claiming to reduce again. Make sure the payments you make by 31 January 2020 and 31 July 2020 will add up to your best estimate of your tax bill for 2019 to 2020.

If your 2 payments on account turn out to be different from your 2018 to 2019 tax bill and if you have paid:

- more than you needed to, we'll credit you with interest
- less than you needed to, we'll charge you interest

Your 2 payments on account should be the smaller of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2018 to 2019 or 2019 to 2020. If you have been careless or fraudulent in claiming to reduce your payments on account, we may charge you a penalty. If you decide later that you have reduced too much, you can revise your claim upwards and/or pay more in line with your revised estimate. But if you do not make a claim, we may allocate additional amounts paid to other outstanding liabilities.

Amount of reduced payments on account

A360

Copy box A360 to 'Tax calculation summary' pages box 11, and complete 'Tax calculation summary' pages box 10

A361

smaller of
A359 and A360

The amount due by 31 January 2020

If box A362 is positive, this is the tax you owe.

If box A362 is negative, this is the tax we owe you.

A362

A355 + A361

This box can be negative

Please note that if you make any payment towards your 2018 to 2019 tax bill between now and 31 January 2020, and that payment is not included in box A350 or A351, reduce the figure in box A362 by the amount of that payment. If 2018 to 2019 payments on account were not paid by their due dates (31 January 2019 and 31 July 2019), interest may also be due.

Confirmation of where boxes on this working sheet go to on the 'Tax calculation summary' pages

- 1 **Total tax, Student Loan repayment and Class 4 NICs due before any payments on account**
If the result of your calculation is that you owe tax (there is a figure in box A342), copy the figure from box A342 to box 1 on the 'Tax calculation summary' pages.
- 2 **Total tax, Student Loan repayment and Class 4 NICs overpaid**
If the result of your calculation is that you overpaid tax (there is a figure in box A343), copy the figure from box A343 to box 2 on the 'Tax calculation summary' pages.
- 3 **Student Loan repayment due**
If you completed the Income Contingent Student Loan notification box (Student Loan repayments box 1 on page TR 5 of your tax return), copy the figure from box A334 to box 3 on the 'Tax calculation summary' pages. Do not include pence in this box; round down the amount to the nearest whole pound.
- 4 **Class 4 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 4 NICs. Copy the figure from box A329 to box 4 on the 'Tax calculation summary' pages.
- 4.1 **Class 2 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 2 NICs. Copy the figure from box A330 to box 4.1 on the 'Tax calculation summary' pages.
- 5 **Capital Gains Tax due**
If you completed the 'Capital gains summary' pages, copy the figure from box A337 to box 5 on the 'Tax calculation summary' pages.
- 6 **Pension charges due**
If you completed the working sheet in Helpsheet 345, 'Pensions savings tax charges', copy the figure from box A335 to box 6 on the 'Tax calculation summary' pages.
- 7 **Underpaid tax for earlier years included in your tax code for 2018 to 2019**
If you pay tax under PAYE and your 2018 to 2019 PAYE Coding Notice has an entry for 'amount of underpaid tax for earlier years', copy the figure from box A332 to box 7 on the 'Tax calculation summary' pages.
- 8 **Underpaid tax for 2018 to 2019 included in your tax code for 2019 to 2020**
If you pay tax under PAYE and we reduced your tax code in 2018 to 2019 and you asked for any unpaid tax to be collected through your tax code for 2019 to 2020, copy the figure from box A340 to box 8 on the 'Tax calculation summary' pages.
- 9 **If you're claiming to reduce your 2019 to 2020 payments on account**
Put 'X' in box 10 if you're making a claim to reduce payments on account and give the reason for the reduction in box 17. You can be charged interest and penalties if you reduce your payments on account by too much. Please read the notes on page TCSN 27.
- 10 **Your first payment on account for 2019 to 2020**
If you're claiming to reduce your 2019 to 2020 payments on account, copy the figure from box A360 to box 11 on the 'Tax calculation summary' pages.

- 11 **Blind person's surplus allowance you can have, and the amount of married couple's surplus and allowance you can have**
- 12 If your spouse or civil partner did not have enough income in the year ended 5 April 2019 to use any or all of their Married Couple's Allowance or Blind Person's Allowance (if due), you can ask for the surplus to be transferred to you. If you're unsure whether you can get surplus allowances from your spouse or civil partner, ask us or your tax adviser.
- If you have agreed an amount that can be transferred enter any blind person's surplus allowance in box 12, and married couple's surplus allowance in box 13 on the 'Tax calculation summary' pages.
- 13 If the amount of tax due for 2018 to 2019 is affected by adjustments to other tax years, to read the notes on page TCSN 25.
- 15
- copy the figure from box A346 to box 14
 - copy the figure from box A348 to box 15
 - copy the figure from box A349 to box 16

If you need to fill in any of the boxes on pages TCSN 29 to TCSN 46, the working sheet on the preceding pages should already have directed you to them.

Briefly, the next few pages cover:

- age-related Personal Allowance and Married Couple's Allowance
- working out Class 4 National Insurance contributions
- Top Slicing Relief if any gains on life policies have made you liable to the higher rate
- working out Capital Gains Tax
- working out the tax charge on Child Benefit
- working out Student Loan repayments

Section 13: Calculate Personal Allowance due if your income is more than £100,000

If any box on this page is a minus figure, substitute zero.

Income for allowances

Adjusted net income

from A121
B1

If you were born after 5 April 1938 but your spouse or civil partner was born before 6 April 1935, you will need the figures from boxes B4 and B6 when you work out Married Couple's Allowance.

Income limit for Personal Allowance

B2 **£100,000**

B1 minus B2

B3

Personal Allowance

B4 **£11,850**

Copy to box C6

B3 x 50%

B5

Reduced Personal Allowance

B4 minus B5

B6

Copy to box A125

Copy to box C7

Section 14: Calculate age-related Married Couple's Allowance due

If any box on this page is a minus figure, substitute zero.

Work out Married Couple's Allowance if you, or your spouse, or your civil partner (or a former wife you were married to in 2018 to 2019) were born before 6 April 1935.

If you're the husband (and you married before 5 December 2005), or the spouse or civil partner with the higher income, use boxes C1 to C11 to work out Married Couple's Allowance.

If you're the wife (who married before 5 December 2005) and your husband has transferred Married Couple's Allowance to you, go to box C16.

If you're the spouse or civil partner with the lower income and your spouse or civil partner (with the higher income) has transferred Married Couple's Allowance to you, go to box C16.

Table 1

Date of birth of the elder of you, your spouse, your civil partner or former wife or former civil partner	Maximum Married Couple's Allowance
After 5 April 1935	0
Before 6 April 1935	£8,695

Enter the maximum Married Couple's Allowance from Table 1 C1

Adjusted net income C2 from B1

Income limit for age-related allowances C3

C4 C2 minus C3

C5 C4 x 50%

C6 from B4

C7 from B6 C8 C6 minus C7

C9 C5 minus C8

C10 C1 minus C9

C11 higher of C10 and £3,360

Copy to box A256 on page TCSN 16 unless you were married or registered this year or unless your spouse or civil partner is getting half or all of the allowance

Calculate reduced Married Couple's Allowance due

If any box on this page is a minus figure, substitute zero.

If your marriage or civil partnership registration was after 5 May 2018, and either you or your spouse, or civil partner were born before 6 April 1935, work out reduced Married Couple's Allowance due.

Table 2

Date of marriage or civil partnership registration between:	Month
Before 6 May 2018	0
6 May 2018 to 5 June 2018	1
6 June 2018 to 5 July 2018	2
6 July 2018 to 5 August 2018	3
6 August 2018 to 5 September 2018	4
6 September 2018 to 5 October 2018	5
6 October 2018 to 5 November 2018	6
6 November 2018 to 5 December 2018	7
6 December 2018 to 5 January 2019	8
6 January 2019 to 5 February 2019	9
6 February 2019 to 5 March 2019	10
6 March 2019 to 5 April 2019	11
After 5 April 2019	12

Select month from Table 2

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

C15

Copy to box A256 on page TCSN 16 unless your spouse or civil partner is getting half or all of the allowance

If any box on this page is a minus figure, substitute zero.

If you're the wife, or spouse or civil partner with the lower income, use boxes C16 to C20 to work out the amount of Married Couple's Allowance that can be transferred to you.

If you're the husband, or spouse or civil partner with the higher income, use boxes C16 to C21 if you want your spouse or civil partner to receive half or all of the allowance.

Table 3: From the Married Couple's Allowance box on 'Additional information' pages, page Ai 3

If there is an 'X' in box 3 or box 6	£1,680
If there is an 'X' in box 4 or box 7	£3,360
None of the above	0

Only half or all of the minimum Married Couple's Allowance of £3,260 can be transferred.

Select amount from Table 3

C16

Select month from Table 2

C17

C16 x C17

C18

C18 divided by 12

C19

If you're the wife, or spouse or civil partner with the lower income, complete box C20

C16 minus C19
C20
Copy to box A256 on TCSN 16

If you're the husband, or spouse or civil partner with the higher income, complete box C21

C15 minus C20
C21
Copy to box A256 on TCSN 16

Section 15: Calculate Class 2 and Class 4 NICs due

Class 4 NICs

Complete this section if you completed the 'Self-employment (short)' pages, 'Self-employment (full)' pages, 'Lloyd's underwriters' pages, 'Partnership (short)' pages or 'Partnership (full)' pages. If any box on this page is a minus figure, substitute zero.

'Self-employment (short)' pages	box 31	D1	<input type="text"/>	
'Self-employment (full)' pages	box 76	D2	<input type="text"/>	
'Lloyd's underwriters' pages	box 52	D3	<input type="text"/>	
'Partnership (short)' pages	box 20	D4	<input type="text"/>	
'Partnership (full)' pages	box 20	D5	<input type="text"/>	
Total profits for Class 4 NICs		D6	<input type="text"/>	total of D1 to D5

Adjustment to Class 4 NICs profits

'Self-employment (full)' pages	box 102	D7	<input type="text"/>	
'Lloyd's underwriters' pages	box 65	D8	<input type="text"/>	
'Partnership (short)' pages	box 27	D9	<input type="text"/>	
'Partnership (full)' pages	box 27	D10	<input type="text"/>	
Total Class 4 NICs adjustments		D11	<input type="text"/>	total of D7 to D10
Total profit less adjustment		D12	<input type="text"/>	D6 minus D11
Profit on which Class 4 NICs is due		D13	<input type="text"/>	D12 minus £8,424

		D14	<input type="text"/>	smaller of box D13 and £37,926	D15	<input type="text"/>	D14 x 9% (max £3,413.34)
		D16	<input type="text"/>	D13 minus D14	D17	<input type="text"/>	D16 x 2%
Class 4 NICs due		D18	<input type="text"/>				D15 + D17

Copy to box A329 on page TCSN 22

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

If you have paid Class 1 National Insurance complete the R100 calculation overleaf.

If the amount of Class 4 due in D32 is less than the amount in box D18 copy the figure to D18.

Class 2 NICs

You pay Class 2 contributions if you're self-employed. Class 2 contributions are £2.95 a week, or £3.60 for share fishermen, for 2018 to 2019. If your profits (D12) are below £6,205 for 2018 to 2019, you can elect to pay Class 2 NICs voluntarily.

D19

If any box on this page is a minus figure, substitute zero.

Class 4 calculation following Regulation 100, SS(C)R 2001

So that a person with earnings from both an employment and self-employment does not pay considerably more National Insurance than a person who has a similar level of earnings but from only one employment, the Class 4 NICs payable is sometimes restricted.

NIM24175 sets out the calculation method for determining the maximum amount of Class 4 NICs.

Depending upon the level of a contributor's profits and the amount of Class 1 and 2 NICs paid, the maximum amount of Class 4 NICs due will vary. All contributors who are liable to pay both Class 1 and Class 4 NICs will be required to pay either:

- Class 4 NICs at the main Class 4 NICs percentage only
- a mixture of Class 4 NICs at the main Class 4 NICs percentage and the additional Class 4 NICs percentage
- Class 4 NICs at the additional Class 4 NICs percentage only

Profit on which Class 4 NICs is due

from D13
D20

Enter earnings subject to Class 1 NICs from all employments, column 1c from P60 (earnings from PT to UAP) + column 1d from P60 (earnings from UAP to UEL)

D21

Earnings from PT to UEL at primary percentage

D21 x 12%
D22

Step 1 and step 2

Subtract the Lower Profits Limit (£8,424) from the Upper Profits Limit (£46,350) for the year. Multiply the result by 9%. This is £3,413.34

D23 **£3,089.25**

Step 3

Add to the result of step 2, 53 weeks Class 2 NICs at the rate in force for the year, usually £156.35. For share fishermen it will be £187.20

D24

D23 + D24
D25

Step 4

Subtract from the result of step 3 the total amount of any Class 2 NICs and any Class 1 NICs at the main primary percentage that the contributor has paid

D25 minus (D19 + D22)
D26

If the result of step 4 (D26) is a positive value and exceeds the aggregate of:

- primary Class 1 NICs payable at the main percentage (D22)
- Class 2 NICs (D19)
- Class 4 NICs payable at the main Class 4 NICs percentage that you would have paid if no maximum existed (D13 x 9%)

the result of this step is the maximum amount of Class 4 NICs that you're liable to pay. There's no need to proceed to any further steps.

If D26 is lower than D18 copy D26 to D18, if not, retain the lower figure in D18.

If the above does not apply complete steps 5 to 9.

Step 5

Multiply the result of step 4 by 100/9

D26 x 100/9

D27	<input type="text"/>
-----	----------------------

Step 6

Subtract the lower profits limit from the lesser of the upper profits limit and the contributor's actual amount of profits for the year

lower of (D12 or £46,350)
minus (£8,424)

D28	<input type="text"/>
-----	----------------------

This box can be negative

Step 7

Subtract the result of step 5 from the result of step 6.
If the result of this is a negative value it is treated as nil

D28 minus D27

D29	<input type="text"/>
-----	----------------------

Step 8

Multiply the result of step 7 by 2%

D29 x 2%

D30	<input type="text"/>
-----	----------------------

Step 9

Multiply the amount by which the profits and gains for the year exceed the upper profits limit by 2%

(D12 minus £46,350)
x 2%

D31	<input type="text"/>
-----	----------------------

The maximum amount of Class 4 NICs payable is the aggregate of steps 4, 8 and 9.
If D32 is lower than D18 copy D32 to D18

D26 + D30 + D31

D32	<input type="text"/>
-----	----------------------

Section 16: Calculate Top Slicing Relief

Complete this section if you have gains from life policies.

If any box on this page is a minus figure, substitute zero.

Total income			E1	<input type="text"/>	from A81
Lump sum payments	E2	<input type="text"/>			from A44
'UK property' pages	E3	<input type="text"/>	E4	<input type="text"/>	E2 + E3 box 22
			E5	<input type="text"/>	E1 minus E4
Total allowances and deductions	E6	<input type="text"/>			from A130
Charitable giving	E7	<input type="text"/>	E8	<input type="text"/>	from A110 E6 minus E7
Taxable income for top slicing			E9	<input type="text"/>	E5 minus E8
Basic rate limit	E10	<input type="text" value="£34,500"/>			
Paying personal pensions	E11	<input type="text"/>	E12	<input type="text"/>	from A118 E10 + E11
Amount due at higher rates			E13	<input type="text"/>	E9 minus E12

If box E13 is zero, no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 17.

If you have capital gains continue to box E21, otherwise ignore boxes E14 to E47.

	E14	<input type="text" value="£115,500"/>			
Amount due at higher rate	E15	<input type="text"/>	E16	<input type="text"/>	smaller of E13 and E14 E15 x 40%
Amount due at additional rate	E17	<input type="text"/>	E18	<input type="text"/>	E13 minus E15 E17 x 45%
			E19	<input type="text"/>	E16 + E18

If any box on this page is a minus figure, substitute zero.

Gains on life policies	Number of years	Gains on life policies divided by number of years
Column X: Copy from boxes 'Foreign' pages box 43, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 4, 6 and 8, or box 19 on page TR 7 of your tax return	Column Y: Copy from boxes 'Foreign' pages box 44, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 5, 7 and 9, or box 19 on page TR 7 of your tax return	X divided by Y
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
Total of column above E20 <input type="text"/>		total of column above E21 <input type="text"/>

Higher rates liability on full gain(s)

Non-savings income	A43 minus E3 E22 <input type="text"/>	E22 minus E8 E23 <input type="text"/>
Savings (except gains on life policies without notional tax)	A64 minus (A50 + A63) E24 <input type="text"/>	E8 minus E22 E25 <input type="text"/>
Dividends	from A77 E27 <input type="text"/>	E24 minus E25 E26 <input type="text"/>
Taxable	E25 minus E24 E28 <input type="text"/>	E27 minus E28 E29 <input type="text"/>
Chargeable Event Gains	E28 minus E27 E31 <input type="text"/>	E23 + E26 + E29 E30 <input type="text"/>
Starting rate band	smaller of E32 and SR band (£5,000) E33 <input type="text"/>	E20 minus E31 E32 <input type="text"/>

If any box on this page is a minus figure, substitute zero.

	smaller of E33 and (SR band (£5,000) minus E30)	E34	<input type="text"/>	E34 x SR rate (0%)	E35	<input type="text"/>
Gains in SR band	SR band (£5,000) minus E23	E36	<input type="text"/>			
	E26 minus E36	E37	<input type="text"/>			
Gains in Nil band	smaller of (E32 minus E34) and (A138 minus E37)	E38	<input type="text"/>	E38 x SNil rate (0%)	E39	<input type="text"/>
BR band used by other income	smaller of E30 and E12	E40	<input type="text"/>			
Gains in BR band	smaller of (E32 minus (E34 + E38)) and (E12 minus (E34 + E38 + E40))	E41	<input type="text"/>	E41 x BR rate (20%)	E42	<input type="text"/>
HR band used by other income	smaller of E30 and E38	E43	<input type="text"/>			
Gains in HR band	smaller of (E32 minus (E34 + E38 + E41)) and (HR band (£115,500) minus E43)	E44	<input type="text"/>	E44 x HR rate (40%)	E45	<input type="text"/>
Gains in additional rate band	E32 minus (E34 + E38 + E41 + E44)	E46	<input type="text"/>	E46 x AHR rate (45%)	E47	<input type="text"/>
				E35 + E39 + E42 + E45 + E47	E48	<input type="text"/>
				E32 x BR rate (20%)	E49	<input type="text"/>
Minus basic rate liability				E48 minus E49	E50	<input type="text"/>

If any box on this page is a minus figure, substitute zero.

If box E57 is zero, no Top Slicing Relief is due.

Copy '0' to box A243 on page TCSN 16 and ignore boxes E58 to E77.

Higher rates due on sliced gain(s) E5 + E21
E51

E51 minus E20
E52

E52 minus E8
E53

Income in higher rate bands E53 minus E12
E54

Sliced gain in higher rate bands lower of E21 and E54
E55

Other income in higher rate bands E54 minus E55
E56

Unused higher rate bands E15 minus E56
E57

If E57 is 0, no Top Slicing Relief is due.

Copy '0' to box A243 on page TCSN 16 and ignore boxes E58 to E77

Chargeable Event Gains E21 minus E31
E58

SR band smaller of E58 and SR band (£5,000)
E59

Gains in SR band smaller of E59 and (SR band (£5,000) minus E30)
E60 E60 x 0%
E61

Gains in Nil band smaller of (E58 minus E60) and (A138 minus E37)
E62 E62 x 0%
E63

BR band used by other income From E40
E64

Gains in BR band lower of (E58 minus (E60 + E62)) and (E12 minus (E60 + E62 + E64))
E65 E62 x 20%
E66

HR band used by other income from E43
E67

Gains in HR band lower of (E58 minus (E60 + E62 + E65)) and (HR band (£115,000) minus E67)
E68 E68 x HR rate (40%)
E69

Gains in additional rate band E58 minus (E60 + E62 + E65 + E68)
E70 E70 x AHR rate (45%)
E71

If any box on this page is a minus figure, substitute zero.

If E70 is zero, no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 16 and ignore boxes E72 to E77

$$E61 + E63 + E66 + E69 + E71$$

E72

$$E58 \times 20\%$$

E73

$$E72 \text{ minus } E73$$

Liability for 1 year

E74

$$E20 \text{ divided by } E21$$

E75

$$E74 \times E75$$

Liability for all years

E76

$$E50 \text{ minus } E76$$

Top Slicing Relief due

E77

Copy to box A243 on page TCSN 16

Section 17: Calculate Deficiency Relief

Complete this section if you're claiming Deficiency Relief.
If any box on this page is a minus figure, substitute zero.

Allocate Deficiency Relief to dividends in the higher rate band

Deficiency Relief

'Additional information' pages,
page Ai 1 (Life insurance gains)

box 11

F1

from A194

F2

smaller of F1 and F2

F3

F3 x 25%

F4

Dividends in higher rate band

Amount moved to lower rate band

Tax adjustment

Allocate Deficiency Relief to savings and non-savings in the higher rate band

Remaining Deficiency Relief

If you're a Scottish customer, ignore boxes F6 to F8 otherwise, ignore boxes F9 to F15

F5

F1 minus F3

F6

A169 + A181 +
A201 + A213

Income in higher rate band

F7

lower of F5 and F6

Amount moved to the basic rate band

F8

F7 x 20%

Tax adjustment

Allocate Deficiency Relief to income that is liable at the higher of the Scottish higher rate and the higher rate

Income in higher rate band

F9

A169 + A201

Amount moved to lower rate band

F10

smaller of F5 and F9

Tax adjustment

F11

F7 x 21%

Allocate Deficiency Relief to income that is liable at the lower of the Scottish higher rate and the higher rate

Remaining Deficiency Relief

F12

F5 minus (F7 + F10)

Income higher rate band

F13

A182 + A202

Amount moved to lower rate band

F14

smaller of F12 and F13

Tax adjustment

F15

F14 x 20%

Tax Relief due

F16

F4 + F8 + F11 + F15

Copy to box A242 on
page TCSN 16

Section 18: Calculate Capital Gains Tax due

If any box on this page is a minus figure, substitute zero.

All the boxes on this page are from 'Capital gains summary' pages, with the exception of Foreign Tax Credit Relief at G53 which is from the 'Foreign' pages. If the amount in 'Capital gains summary' pages box 9 is more than 0 (zero) enter the amount in box G2, if less than 0 (zero) enter '0' in G2 and enter the amount from box 9 in box G13 (note this must be entered as a positive figure).

	Residential property and carried interest	Non-resident Capital Gains Tax	Other gains	Gains that qualify for Entrepreneurs Relief	
	box 6	box 9	boxes (17 minus 50) + 26 + 34	box 50	
Total gains	G1 <input type="text"/>	G2 <input type="text"/>	G3 <input type="text"/>	G4 <input type="text"/>	
Losses brought forward and used in-year	box 45	G5 minus G1	G5 minus (G1 + G2)	G5 minus (G1 + G2 + G3)	
	G5 <input type="text"/>	G6 <input type="text"/>	G7 <input type="text"/>	G8 <input type="text"/>	
Gains after losses brought forward	G1 minus G5	G2 minus G6	G3 minus G7	G4 minus G8	
	G9 <input type="text"/>	G10 <input type="text"/>	G11 <input type="text"/>	G12 <input type="text"/>	
Losses	box 9				
	G13 <input type="text"/>				
Losses	boxes 19 + 27 + (35 minus (41 + 43))				
	G14 <input type="text"/>				
Income losses of 2017 to 2018 set against gains	box 46				
	G15 <input type="text"/>				
Total losses	G13 + G14 + G15		G16 minus (G9 + G10)	G16 minus (G9 + G10 + G11)	
	G16 <input type="text"/>		G17 <input type="text"/>	G18 <input type="text"/>	
Gains after losses	G9 + G10 minus G16		G11 minus G17	G12 minus G18	
	G19 <input type="text"/>		G20 <input type="text"/>	G21 <input type="text"/>	
Attributed gains			box 18		
			G22 <input type="text"/>		
Total gains after losses			G20 + G22		
			G23 <input type="text"/>		
Annual Exempt Amount	G24 £11,700		G24 minus G19	G25 minus G28	
	G25 <input type="text"/>		G25 <input type="text"/>	G26 <input type="text"/>	
Gains after Annual Exempt Amount and losses	G19 minus G24		G28 minus G25	G21 minus G26	
	G27 <input type="text"/>		G28 <input type="text"/>	G29 <input type="text"/>	
Gains chargeable at 10%					G29 x 10%
					G30 <input type="text"/>

Section 19: Calculate tax due on State Pension paid as a lump sum

Complete this section if you completed box 8 on the tax return, page TR 3 (State Pension lump sum).

State Pension lump sum

Tax return, page TR 3

box 9

H1

If box A164 on page TCSN 13 is greater than (S5 + A119) on pages TCSN 9 and TCSN 11 then enter 45% in box H2, or 46% if you're a Scottish customer.

If box A164 on page TCSN 13 is greater than (S2 + S3 + S4 + A119) on pages TCSN 9 and TCSN 11 then enter 40% in box H2, or 41% if you're a Scottish customer.

If box A164 is zero, enter zero (0) in box H2.
Otherwise, enter 20% in box H2.

H2

H3

H1 x H2
Copy to box A336
on page TCSN 22

Section 20: Calculate tax due on Child Benefit payments

Complete this section if you completed box 1 on the tax return, page TR 5 (the total amount of Child Benefit received) and your income (from box A81) is over £50,000.

If any box on this page is a minus figure, substitute zero.

Adjusted net income for Child Benefit tax charge								from A121
	J1							
Child Benefit income limit								
	J2							£50,000
Adjusted net income in excess of Child Benefit income limit								J1 minus J2
	J3							
								J3 x 1%
	J4							
High Income Child Benefit Charge Tax return, page TR 5								J5 x 1%
		box 1		J5				
								J6
								J4 x J6
								J7
Tax charge on Child Benefit								smaller of J5 and J7
								J8

Copy box J8 to
box A271 on page TCSN 18
and box A333 on page TCSN 22

Section 21: Calculate Student Loan repayments

Complete this section if you completed the Income Contingent Student Loan notification box (Student Loan repayments in box 1) on page TR 5 of your tax return.

If any box on this page is a minus figure, substitute zero.

When completing box K9, the amount for Plan 1 is £18,330 and the amount for Plan 2 is £25,000.

Add together income that is liable to the Student Loan repayment charge

'Employment' pages

boxes 1 + 3 + 12 + 16

K1

'Employment' pages

boxes 17 + 18 + 19 + 20

K2

K1 minus K2

K3

'Additional information' pages
page Ai 2 (Share schemes and
employment lump sums)

boxes 1 + 3 + 4 + 5

K4

K3 + K4

K5

'Additional information' pages
page Ai 2 (Share schemes and
employment lump sums)

boxes 11 + 12 + 13

K6

K5 minus K6

K7

Complete boxes K8 and K9 if you're a part-time teacher in England and Wales and the Student Loan Company has notified your employer not to deduct Student Loan repayments while you're accepted on the Repayment of Teachers' Loan scheme. Otherwise, ignore box K8 and enter zero ('0') in box K9.

If your employer has not been notified that your part-time employment has been accepted on the Repayment of Teachers' Loan scheme, ignore box K8 and enter zero ('0') in box K9.

Enter in box K8, the total of 'Employment' pages boxes 1, 3, 12, and 16 minus the total of 'Employment' pages boxes 17 to 20 for the employment to which the Repayment of Teachers' Loan scheme notification applies.

Part-time teacher's excluded income

K8

If K8 is greater than your plan amount enter K8 minus your plan amount in box K9.

Otherwise, enter zero ('0') in box K9

K9

If any box on this page is a minus figure, substitute zero.

Earned income for Student Loan purposes

'Employment' pages		K10	<input type="text"/>	K7 minus K9
'Ministers of religion' pages	boxes 17 + 38 minus (6 + 19)	K11	<input type="text"/>	
'Self-employment (short)' pages	box 31	K12	<input type="text"/>	
'Self-employment (full)' pages	box 76	K13	<input type="text"/>	
'Lloyd's underwriters' pages	box 52	K14	<input type="text"/>	
'Partnership (short)' pages	box 20	K15	<input type="text"/>	
'Partnership (full)' pages	box 76	K16	<input type="text"/>	
'UK property' pages	box 15	K17	<input type="text"/>	
Tax return, page TR 3	boxes 8 + 11 + 16	K18	<input type="text"/>	
'Additional information' pages page Ai4 (disguised remuneration)	boxes 21 + 22	K19	<input type="text"/>	
Total earned income				total of boxes K10 to K19
		K20	<input type="text"/>	

Unearned income for Student Loan purposes

'Partnership (short)' pages	box 28	K21	<input type="text"/>	
'Partnership (full)' pages	boxes 35 + 70 + 73	K22	<input type="text"/>	
'UK property' pages	box 40	K23	<input type="text"/>	
'Foreign' pages		K24	<input type="text"/>	A34 + A54 + A69
'Trusts etc' pages		K25	<input type="text"/>	A40 + A58 + A73
Interest and dividends		K26	<input type="text"/>	A62 + A76
Tax return, page TR 3	box 15	K27	<input type="text"/>	
'Additional information', page Ai 1	boxes 4 + 6 + 8	K28	<input type="text"/>	
Other income		K29	<input type="text"/>	from A42
Total unearned income				total of boxes K21 to K29
		K30	<input type="text"/>	

If any box on this page is a minus figure, substitute zero.

Unearned income threshold

K31 £2,000

If K30 is greater than K31 enter K30 in box K32
If K30 is less than or equal to K31 leave K32 blank

K32

K20 + K32

Total income for Student Loan purposes

K33

Student Loan deductions

A95 + A96 + A97 +
A98 + A99 + A100 +
A101 + A104

Loss of year set against other income

K34

Relief for pension contribution,
tax return, page TR 4

boxes 1 + 2 + 3 + 4

K35

K34 + K35

Total deductions

K36

**Total income on which
Student Loan repayments due**

K37

K33 minus K36

K37 minus your plan amount

K38

Student Loan repayment due

K39

K38 x 9%

Tax return, page TR 5

box 2

K40

**Net Student Loan repayment due
through Self Assessment**

K41

K39 minus K40

Copy to box A334
on page TCSN 22

Section 22: Calculate taxable income - Step 1

If any box on this page is a minus figure, substitute zero.

Total allowances and deductions		Extended basic rate band			
A130 minus A123		S4 + A119		BR band (£34,500)	
L1	<input type="text"/>	L2	<input type="text"/>	L3	£34,500
Non-savings income		SSR rate (19%)	BR rate (20%)/ SBR rate (20%)	SIR rate (21%)	HR rate (40%)/ SHR rate (41%)
from A124		lower of L4 and S2	lower of (L4 minus L5) and L2	lower of (L4 minus (L5 + L6)) and S4	Scottish customers use the lower of A119 and (S4 minus L7) otherwise use A119 lower of (L4 minus (L5 + L6 + L7)) and S5
L4	<input type="text" value="0"/>	L5	<input type="text"/>	L7	<input type="text"/>
Savings income		SR rate 0%	SNil rate 0%	BR rate (20%)	HR 0%
from A64			lower of (L10 minus L12) and A138		HR band (£115,500) minus L9
L10	<input type="text" value="0"/>	L11	<input type="text"/>	L13	<input type="text"/>
		lower of L10 and SR band (£5,000)	lower of L13 ((L3 + L8) minus L4)	lower of (L17 and (A138 minus L14))	
		L11	<input type="text"/>	L14	<input type="text"/>
		lower of L11 and ((L1 + SR band (£5,000)) minus L4)	L12 + L14	lower of (L10 minus L15) and ((L3 + L8) minus (L5 + L6 + L7 + L9 + L15))	lower of L18 and (L10 minus (L15 + L16))
		L12	<input type="text"/>	L15	<input type="text"/>
		L16	<input type="text"/>	L17	<input type="text"/>
		L18	<input type="text"/>	L19	<input type="text"/>
		L20	<input type="text"/>	L21	<input type="text"/>
Dividends income UK dividends		DivNil rate 0%	DivBR rate (7.5%)	HR 0%	DivHR rate (32.5%)
from A77				HR band (£115,500) minus (L9 + L20)	
L21	<input type="text"/>	L22	<input type="text"/>	L25	<input type="text"/>
		lower of L21 and A185	lower of (L21 minus L23) and ((L3 + L8) minus (L5 + L6 + L7 + L9 + L15 + L16))	lower of A185 and L25	lower of L26 and (A185 minus L23)
		L22	<input type="text"/>	L26	<input type="text"/>
		L23	<input type="text"/>	L27	<input type="text"/>
		L24	<input type="text"/>	L28	<input type="text"/>
		L29	<input type="text"/>	L30	<input type="text"/>
Lump sum payments		SSR rate (19%)	BR rate (20%)/ SBR rate (20%)	SIR rate (21%)	HR rate (40%)/ SHR rate (41%)
from A44		lower of L30 and (S2 minus (L4 + L10 + L21))	lower of (L30 minus L31) and (L2 minus (L6 + L15 + L16 + L23 + L24))	lower of (L30 minus (L31 + L32)) and (S4 minus (L6 + L7 + L15 + L16 + L23 + L24))	lower of (L30 minus (L31 + L32 + L33)) and (S5 minus (L9 + L20 + L29))
L30	<input type="text"/>	L31	<input type="text"/>	L32	<input type="text"/>
		L33	<input type="text"/>	L34	<input type="text"/>

Section 22: Calculate taxable income - Step 1 continued

If any box on this page is a minus figure, substitute zero.

Non-savings income	<p style="text-align: right;">AHR rate (45%)/SAHR rate (46%)</p> <p style="text-align: right;">L4 minus (L5 + L6 + L7 + L9)</p> <p>L35 <input type="text"/></p>
Savings income	<p style="text-align: center;">AR 0% AR 45%</p> <p>HR band (£115,000) minus L35</p> <p>L36 <input type="text"/></p> <p>lower of (L10 minus (L15 + L16 + L19 + L20)) and (A138 minus (L14 + L19))</p> <p>L37 <input type="text"/></p> <p>lower of L36 and L37</p> <p>L38 <input type="text"/></p> <p style="text-align: right;">L10 minus (L15 + L16 + L19 + L20 + L38)</p> <p>L39 <input type="text"/></p>
UK dividends	<p style="text-align: center;">AR 0% DivAR rate (38.1%)</p> <p>HR band (£115,000) minus (L35 + L39)</p> <p>L40 <input type="text"/></p> <p>lower of (L21 minus (L23 + L24 + L28 + L29)) and (A185 minus (L23 + L28))</p> <p>L41 <input type="text"/></p> <p>lower of L40 and L41</p> <p>L42 <input type="text"/></p> <p style="text-align: right;">L21 minus (L23 + L24 + L28 + L29 + L42)</p> <p>L43 <input type="text"/></p>
Lump sum payments	<p style="text-align: right;">AHR rate (45%)/ SAHR rate (46%)</p> <p style="text-align: right;">L30 minus (L31 + L32 + L33 + L34)</p> <p>L44 <input type="text"/></p>

Calculate taxable income - Step 2

If any box on this page is a minus figure, substitute zero.

	Additional rate	Higher rate	Intermediate rate	Basic rate	Starter rate	Allowances and deductions
Non-savings income etc.	if L4 = 0 L45 = 0 otherwise if L35 is greater than 0 calculate from L79 and enter the figure from L85 in the box below	if L9 = 0 L45 = 0 otherwise calculate from L93 and enter the figures from L121 and L169 in the boxes below	if L7 = 0 L56 = 0 otherwise calculate from L177 and enter the figure from L183 in the box below	if L6 = 0 L56 = 0 otherwise calculate from L186 and enter the figure from L191 in the box below	if L5 = 0 L56 = 0 otherwise calculate from L197 and enter the figure from L203 in the box below	L45 + L50 + L51 + L56 + L58 + L65
	L45 <input type="text"/>	L50 <input type="text"/>	L56 <input type="text"/>	L58 <input type="text"/>	L65 <input type="text"/>	L68 <input type="text"/>
		L51 <input type="text"/>				Taxable non-savings income etc L4 minus L68 L69 <input type="text"/>
Lump sum payments	if L30 = 0 L86 to L71 = 0 otherwise if L44 is greater than 0 calculate from L86 and enter the figure in the box below	if L34 = 0 L52 = 0 otherwise calculate from L96 and enter the figure from L130 in the box below	if L23 = 0 L57 = 0 otherwise calculate from L184 and enter the figure from L185 in the box below	if L32 = 0 L59 = 0 otherwise calculate from L192 and enter the figure from L193 in the box below	if L31 = 0 L66 = 0 otherwise calculate from L204 and enter the figure from L205 in the box below	Allowances and deductions L46 + L52 + L57 + L59 + L66
	L46 <input type="text"/>	L52 <input type="text"/>	L57 <input type="text"/>	L59 <input type="text"/>	L66 <input type="text"/>	L70 <input type="text"/>
						Taxable lump sum payments L30 minus L70 L71 <input type="text"/>
Savings income etc	if L10 = 0 L47 to L73 = 0 otherwise if L39 is greater than 0 calculate from L87 and enter the figure from L90	if L20 = 0 L53 = 0 otherwise calculate from L97 and enter the figure from L173 in the box below		if L16 = 0 L60 = 0 otherwise calculate from L194 and enter the figure in the box below	calculate L206 and enter the figure in the box below	Allowances and deductions L47 + L53 + L60 + L72
	L47 <input type="text"/>	L53 <input type="text"/>		L60 <input type="text"/>	L67 <input type="text"/>	L72 <input type="text"/>
						Taxable savings income etc L10 minus L72 L73 <input type="text"/>
Dividends	if L21 = 0 L48 to L75 = 0 otherwise if L43 is greater than 0 calculate from L91 and enter the figure from L92 in the box below	if L29 = 0 L53 = 0 otherwise calculate from L131 and enter the figures from L164 and L176 in the boxes below		if L24 = 0 L53 = 0 otherwise calculate from and enter the figure from L196 in the box below		Allowances and deductions larger of (L1 minus (L68 + L70 + L72 + A80)) and (L48 + L54 + L55 + L61)
	L48 <input type="text"/>	L54 <input type="text"/>		L61 <input type="text"/>		L74 <input type="text"/>
		L55 <input type="text"/>				Taxable foreign dividends A69 minus L74 L75 <input type="text"/>
				L74 minus A69 L62 <input type="text"/>		Taxable stock dividends A75 minus L62 L76 <input type="text"/>
				L62 minus A75 L63 <input type="text"/>		Taxable UK dividends L49 minus L63 L77 <input type="text"/>
	A77 minus (A69 + A75) L49 <input type="text"/>		larger of (L1 minus (L68 + L70 + L72 + L74)) and (L63 minus L49) L64 <input type="text"/>		Taxable gains on life policies etc A80 minus L64 L78 <input type="text"/>	

Calculate taxable income - Step 3

If any box on this page is a minus figure, substitute zero.

Non-savings
income etc

Additional rate

lower of L1 and L4
L79

lower of L12 and L1
L80

if L80 > 0 (zero) and
(L35 + L39) > 0 (zero)
L81 = L79 else L81 = lower
of L1 and L35

L81

L35 + L39 + L44
L82

(L35 + L39 + L44)
minus L1
L83

lower of L1 and L4
L84

For Scottish customers L44 is the
lower of L84 and (L82 minus L83)
otherwise, L85 = L84

L85

lower of (L4 minus
L85) and L9
L93

Not in use
L94

lower of (L1 minus
(L91 + L92)) and L93
L95

Beneficial ordering - higher rate

L4 minus (L95 + L102)

L104

lower of (L1 minus (L91 +
L92 + L103)) and L104

L105

lower of L12 and L105

L106

lower of (L106 and
(L95 + L102 + SR band (£5,000))
minus L104) x BR rate (20%)

L107

lower of (L4 minus (S2 + S3))
and (L105 minus (S2 + S3))

L108

L108 x SIR rate (21%)

L109

lower of (L4 minus L108)
and (L105 minus L108)

L110

lower of L110 and S2

L111

L111 x 20%

L112

lower of (L10 minus (L15
+ L19 + L38)) and (L105
minus (L108 + L111))

L113

L113 x BR rate (20%)

L114

L4 minus (L108 +
L111 + L113)

L115

L105 minus (L108 +
L111 + L113)

L116

lower of L115 and L116

L117

(lower of L117 and S2)
x SSR rate (19%)

L118

L107 + L109 + L112 +
L114 + L118

L119

if L119 = 0 (zero) L120 = 0 (zero)
else L120 = L119 divided by L105

L120

if L120 > DivHR rate (0.325)
L121 = L105 else L121 = 0 (zero)

L121

Calculate taxable income - Step 3 continued

If any box on this page is a minus figure, substitute zero.

	Additional rate	
	lower of (L1 minus L85) and L44	lower of (L1 minus (L91 + L95)) and L34
Lump sum payments	L86 <input type="text"/>	L96 <input type="text"/>
Savings income etc		S3a minus (L15 + L16)
	lower of L39 and (L10 minus (A138 + SR band (£5,000)))	L97 <input type="text"/>
	L87 <input type="text"/>	lower of ((L19 + L20) minus L97) and (L10 minus (A138 + SR band (£5,000) + L90))
	lower of L87 and (L1 minus (L38 + L85 + L86))	L98 <input type="text"/>
	L88 <input type="text"/>	lower of L98 and (L1 minus (L85 + L86 + L95 + L96))
	lower of L39 and (L1 minus (L38 + L85 + L86))	L99 <input type="text"/>
	L89 <input type="text"/>	lower of ((L19 + L20) minus L97) and (L1 minus (L91 + L95 + L96))
		L100 <input type="text"/>
		lower of L100 and (L10 minus A138)
		L101 <input type="text"/>
	if (L4 minus L1) < L3 L90 = L88 else L90 = L89	if L4 minus L1 < SR band (£5,000) L102 = L99 else L102 = L101
	L90 <input type="text"/>	L102 <input type="text"/>
Total	L85 + L86 + L90	L95 + L96 + L102
	L91 <input type="text"/>	L103 <input type="text"/>
Dividends	lower of (L1 minus (L5 + L6 + L7 + L9 + L35 + L16 + L20 + L39)) and (L43 minus (L3 + HR band (£115,000)) minus A131))	
	L92 <input type="text"/>	
Non-savings income etc		lower of (L4 minus (L85 + L121)) and L7
		L165 <input type="text"/>
		if L95 > 0 (zero) L166 = lower of (L4 minus (L85 + L121)) and (L95 + L165) else L166 = L4 minus (L85 + L121)
		L166 <input type="text"/>
		if L80 > 0 (zero) and (L9 + L20) > 0 (zero) L167 = (L79 minus (L85 + L121)) else L167 = L166
		L167 <input type="text"/>
		lower of (L1 minus (L91 + L92 + L121 + L130 + L164)) and L167
		L168 <input type="text"/>
		if L12 = 0 (zero) and (L4 + L10) minus (L95 + L102 + L162) > (L3 + L8) L169 = lower of (L95 + L165) and L168 else L169 = lower of (L95 + L102) and L168
		L169 <input type="text"/>

Calculate taxable income - Step 3 continued

If any box on this page is a minus figure, substitute zero.

Lump sum payments

L121 minus L104
L122

lower of (L1 minus (L91 + L92 + L121)) and L34
L123

(L5 + L6 + L7 + L9 + L15 + L16 + L19 + L20) minus L1
L124

L2 minus L124
L125

L28 minus L125
L126

L28 minus L126
L127

L127 x (DivHR rate minus DivBR rate) (32.5% minus 7.5%)
L128

lower of (L12 and (L15 minus A138)) x BR rate (20%)
L129

if L129 > L128
 L130 = 0 (zero)
 else L130 = L123
L130

Savings income etc

L1 minus (L91 + L92 + L121 + L130 + L164 + L169)
L170

larger of ((L95 + L102) and L169) minus L169
L171

lower of L170 and L171
L172

lower of L172 and (L10 minus L90)
L173

Dividends

lower of SR band (£5,000) and ((L1 + SR band (£5,000)) minus L4)
L144

lower of SR band (£5,000) and (((L1 minus L133) + SR band (£5,000)) minus L4)
L145

L1 minus (L91 + L92 + L96 + L133)
L146

lower of (L12 and (L4 minus L146))
L147

Calculate taxable income - Step 3 continued

If any box on this page is a minus figure, substitute zero.

		lower of (L147 and ((L95 + L102 + L131 + SR band (£5,000)) minus L4) x BR rate (20%))	
	L148	<input type="text"/>	
		lower of L133 and S4	
	L149	<input type="text"/>	
		lower of (L4 minus (S2 + S3)) and (L133 minus (S2 + S3))	
	L150	<input type="text"/>	
		L150 x SIR rate (21%)	
	L151	<input type="text"/>	
		lower of (L4 minus L150) and (L133 minus L150)	
	L152	<input type="text"/>	
		lower of L152 and S3	
	L153	<input type="text"/>	
		L153 x 20%	
	L154	<input type="text"/>	
		lower of (L10 minus (L15 + L19 + L38)) and (L133 minus (L150 + L153))	
	L155	<input type="text"/>	
		L155 x BR rate (20%)	
	L156	<input type="text"/>	
		L4 minus (L150 + L153 + L155)	
	L157	<input type="text"/>	
		L133 minus (L150 + L153 + L155)	
	L158	<input type="text"/>	
		lower of L157 and L158	
	L159	<input type="text"/>	
		(lower of L159 and S2) x SSR rate (19%)	
	L160	<input type="text"/>	
		L148 + L151 + L154 + L156 + L160	
	L161	<input type="text"/>	
		if L161 > than L143 L162 = L131 else L162 = 0 (zero)	
	L162	<input type="text"/>	
		lower of (L162 and (L5 + L6 + L7 + L16))	
	L163	<input type="text"/>	
		lower of (L1 minus (L91 + L92 + L103 + L121 + L163)) and (L29 minus (L96 minus L130))	
	L164	<input type="text"/>	
		L121 + L130 + L164 + L169 + L173	
	L174	<input type="text"/>	
		if A260 is > than 0 (zero) and A131 > (BR band (£34,500) + A119) L175 = A131n else L175 = 0 (zero)	
	L175	<input type="text"/>	
		lower of (L1 minus (L91 + L92 + L174)) and L175	
	L176	<input type="text"/>	
L1 minus (L91 + L92 + L103 + L121)	L131	<input type="text"/>	
L131 minus L29	L132	<input type="text"/>	
lower of ((L4 + (L10 minus L15)) minus L132) and (L131 minus L132)	L133	<input type="text"/>	
L4 + L10 + L23 + L24 + L28 + L29	L134	<input type="text"/>	
L134 minus (L1 minus (L91 + L92 + L103)) minus BR band (£34,500) + A119)	L135	<input type="text"/>	
(L23 + L24 + L28 + L29) minus (L135 minus (L95 + L102))	L136	<input type="text"/>	
lower of L22 and L136	L137	<input type="text"/>	
L136 minus L137	L138	<input type="text"/>	
lower of L135 and (L28 minus L136)	L139	<input type="text"/>	
lower of (L135 minus L139) and L29	L140	<input type="text"/>	
lower of (L133 and L138) x DivBR rate (7.5%)	L141	<input type="text"/>	
(L133 minus (lower of L133 and (L138)) x DivHR rate (32.5%))	L142	<input type="text"/>	
L141 + L142	L143	<input type="text"/>	

Calculate taxable income - Step 3 continued

If any box on this page is a minus figure, substitute zero.

Non-savings income etc	$L4 \text{ minus } (L85 + L121 + L129)$	$L4 \text{ minus } (L85 + L121 + L169 + L183)$	$L4 \text{ minus } (L85 + L121 + L169 + L183 + L191)$
	L177 <input type="text"/>	L186 <input type="text"/>	L197 <input type="text"/>
	lower of L1 minus $(L91 + L92 + L174 + L176)$ and L177	lower of L1 minus $(L91 + L92 + L174 + L176 + L183 + L185)$ and L186	lower of L1 minus $(L91 + L92 + L174 + L176 + L195 + L196)$ and L197
	L178 <input type="text"/>	L187 <input type="text"/>	L198 <input type="text"/>
	lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169))$ and L146	lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169 + L183))$ and L187	lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169 + L183 + L191))$ and L198
	L179 <input type="text"/>	L188 <input type="text"/>	L199 <input type="text"/>
	larger of $(L162 \text{ minus } L169)$ and L179	larger of $(L162 \text{ minus } (L169 + L183))$ and L188	larger of $(L162 \text{ minus } (L169 + L183 + L191))$ and L199
L180 <input type="text"/>	L189 <input type="text"/>	L200 <input type="text"/>	
lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169))$ and L149	lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169 + L183))$ and L189	lower of $((L5 + L6 + L7 + L9) \text{ minus } (L121 + L169 + L183 + L191))$ and L200	
L181 <input type="text"/>	L190 <input type="text"/>	L201 <input type="text"/>	
lower of L178 and L181		lower of L198 and L201	
L182 <input type="text"/>		L202 <input type="text"/>	
lower of L182 and S4	lower of L187 and L190	lower of L202 and S2	
L183 <input type="text"/>	L191 <input type="text"/>	L203 <input type="text"/>	

Lump sum payments	lower of $(L1 \text{ minus } (L91 + L92 + L174 + L176 + L183))$ and $(L33 + (L34 \text{ minus } L130) + (L44 \text{ minus } L86))$	lower of $(L1 \text{ minus } (L91 + L92 + L174 + L176 + L183 + L191))$ and $(L32 + (L33 \text{ minus } L185) + (L34 \text{ minus } L130) + (L44 \text{ minus } L86))$	lower of $(L1 \text{ minus } (L91 + L92 + L174 + L176 + L195 + L196 + L203))$ and $(L31 + (L32 \text{ minus } L193) + (L33 \text{ minus } L185) + (L34 \text{ minus } L130) + (L44 \text{ minus } L86))$
	L184 <input type="text"/>	L192 <input type="text"/>	L204 <input type="text"/>
	lower of L184 and S4	lower of L192 and S3	lower of L204 and S2
L185 <input type="text"/>	L193 <input type="text"/>	L205 <input type="text"/>	

Savings income etc	lower of $(L1 \text{ minus } (L91 + L92 + L174 + L176 + L183 + L185 + L191 + L193))$ and $(L16 + (L20 \text{ minus } L173) + (L39 \text{ minus } L90))$	lower of $(L1 \text{ minus } (L91 + L92 + L164 + L174 + L176 + L195 + L196 + L203 + L205 + L193))$ and $(L10 \text{ minus } (L90 + L173 + L194))$
	L194 <input type="text"/>	L206 <input type="text"/>

Dividends	$L183 + L185 + L191 + L193 + L194$
	L195 <input type="text"/>
	lower of $(L1 \text{ minus } (L91 + L92 + L174 + L176 + L195))$ and $(L24 + (L29 \text{ minus } (L164 + L176)) + (L43 \text{ minus } L92))$
L196 <input type="text"/>	

Calculate relief for finance costs

Property income

'UK property' pages lower of boxes (44 + 45) and 40 M1

Partnership property income

'Partnership (full)' pages sum of the lower of boxes 41 and (41.1 + 41.2) for each page M2

'Partnership (full)' pages sum of the lower of boxes 60 and (63.1 + 63.2) for each page M3

Income from land and property abroad

'Foreign' pages lower of boxes (24.1 + 24.2) and 27 M4

Income from land and property abroad chargeable as transfer of assets

'Foreign' pages boxes 13.1 + 13.2 M5

Trust and estate UK property and income from land and property abroad

'Trusts etc' pages boxes 25 + 25.1 M6

Net income M7

Savings income M8

Dividend income M9

Allowances M10

Adjusted total income M11

Allowable amount M12

Relievable amount M13

from A115

from A64

from A77

from A128

M7 minus
(M8 + M9 + M10)

M1 + M2 + M3 +
M4 + M5 + M6

lower of
M11 and M12

These notes are for guidance only and reflect the position at the time of writing. They do not affect the right of appeal.

HMRC Digital Services

December 2018 © Crown copyright 2018



HM Revenue
& Customs